

Chubb Critical Illness

Critical Illness Insurance

Issuance, Underwriting & Enrollment Conditions

The Policy and Certificate will be issued to the Policyholder. The Policyholder will be responsible for making these documents available to employees. Upon request, Chubb can host these documents on a microsite accessible to employees.

Coverage is available to employees and their families.

Employee Face Amounts

- Minimum Face Amount: \$5,000 Employee (\$2,500 for Spouse)
- Maximum Face Amount: \$30,000 Employee (\$15,000 Spouse)
- Available in \$5,000 increments

Spouse Face Amounts equals 50% of the Employee Face Amount.

Child(ren) Face Amounts

- Equals 50% of the Employee Face Amount
- Child coverage is included in the Employee rate

Group Underwriting

Underwriting Type: Guaranteed Issue (GI)

Guarantee Issue Amount: \$30,000

Expected Participation: 15% employee participation

Expected Enrollment Conditions: At least 70% of employees required to actively participate in enrollment.

Enrollment

- Open enrollment expected to last up to 30 days.
- Continued GI for newly hired employees subject to evaluation of the enrollment results. Newly hired employees are eligible to enroll for Critical Illness benefits when they become eligible to enroll in the employer's core medical plan.
- Eligible Employees who choose not to enroll during their initial open enrollment period will not be eligible to enroll until the next qualified open enrollment period. Late enrollment is not allowed.

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Proposed Benefits

	Chubb Critical Illness
Plan	Custom Diamond
Critical Illness Benefits	
Maximum Benefit Amount (X Face Amount)	Unlimited
Covered Conditions – Pays a percentage of face amount	
ALS	100%
Breast Cancer Carcinoma In Situ	100% of Face Amount
Cancer (except skin cancer)	100%
Carcinoma In Situ	25%
Coma	100%
Coronary Artery Obstruction	25%
End Stage Renal Failure	100%
Heart Attack	100%
Loss of Sight, Speech, or Hearing	100%
Major Organ Failure	100%
Multiple Sclerosis	100%
Paralysis or Dismemberment	100%
Severe Burns	100%
Stroke	100%
Sudden Cardiac Arrest	100%
Skin Cancer Benefit - Payable once per insured per year	\$250
Recurrence Benefit	
Benefits are payable for a subsequent diagnosis of Cancer, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Severe Burns, Stroke, or Sudden Cardiac Arrest.	100%
Additional Benefits	
Waiver of Premium Waives premium while the insured is totally disabled.	Included
Wellness Benefit - Payable once per insured per year	
Basic	\$50
Waiting Period	30 days
Benefit Limitations	
Continuity of Coverage (Takeover)	Included
Pre-Existing Conditions Limitation	None